

Debtor 1 Gordon M Dwane

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: \_\_\_\_\_ District of RI  
(State)

Case number 16-10686

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor: Chalet Properties, III c/o BSI Financial Servicing Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 2 3 1 3

Property address: \_\_\_\_\_  
Number Street  
56 Job Street  
Providence, RI 02904  
City State ZIP Code

## Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

## Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 9,177.59
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 2,631.00
- c. **Total.** Add lines a and b. (c) \$ 11,808.59

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

08/01/2019  
MM / DD / YYYY

Debtor 1 Gordon M Dwane Case number (if known) 16-10686  
First Name Middle Name Last Name

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/Joseph M Dolben, Esq  
Signature

Date 02/14/2020

Print Joseph M Dolben  
First Name Middle Name Last Name

Title Bankruptcy Attorney

Company Marinosci Law Group, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address \_\_\_\_\_  
Number Street

City State ZIP Code

Contact phone ( 401 ) 234 9200

Email jdolben@mlg-defaultlaw.com

UNITED STATES BANKRUPTCY COURT  
FOR THE  
DISTRICT OF RHODE ISLAND (PROVIDENCE)

In re:

Gordon M. Dwane  
Debtor

Chapter 13

Case No.: 16-10686

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**CERTIFICATE OF SERVICE**

I, Joseph Dolben, Esq., of Marinosci Law Group, P.C., do hereby certify that on February 14, 2020, I served a copy of the Response to Final Cure on the attached service list by mailing a copy of same by first class mail, postage prepaid or other method specified on service list.

Signed this 14<sup>th</sup> day of February, 2020.

/s/ Joseph Dolben, Esq.

Joseph Dolben, Esq., #673113  
Marinosci Law Group, P.C.  
275 West Natick Road, Suite 500  
Warwick, RI 02886  
Telephone: (401) 234-9200

VIA ECF

Edward J. Gomes, Esq., on behalf of Debtor  
Gary L Donahue, Esq., on behalf of U.S. Trustee  
John Boyajian, Esq. on behalf of the Trustee  
Tatyana P. Tabachnik, Esq. on behalf of Federal National Mortgage Association  
Raymond Valderrama, Esq. on behalf of Chalet Properties III, LLC

VIA US MAIL

Gordon M. Dwane  
56 Job Street  
Providence, RI 02904

BK Case	#REF!	* Prior to 12/2011 payment changes were not required to claim		
BK Filing Date	#REF!			
First Post date	5/1/2016			
<b>Date Rcvd</b>	<b>Amount Rcvd/Rvd</b>	<b>Amount Due</b>	<b>Due Date</b>	<b>Suspense</b>
7/12/2016	\$1,053.00			\$ 1,053.00
8/3/2016	\$1,053.00	\$1,231.87	5/1/2016	\$ 874.13
9/1/2016	\$1,053.88	\$1,231.87	6/1/2016	\$ 696.14
10/3/2016	\$1,053.88	\$1,231.87	7/1/2016	\$ 518.15
11/2/2016	\$1,053.88	\$1,231.87	8/1/2016	\$ 340.16
12/12/2016	\$1,053.88	\$1,231.87	9/1/2016	\$ 162.17
1/4/2017	\$1,053.88			\$ 1,216.05
1/31/2017	\$1,053.88	\$1,231.87	10/1/2016	\$ 1,038.06
3/30/2017	\$1,053.00	\$1,231.87	11/1/2016	\$ 859.19
5/31/2017	\$1,053.88	\$1,231.87	12/1/2016	\$ 681.20
7/31/2017	\$1,053.88	\$1,231.87	1/1/2017	\$ 503.21
8/31/2017	\$1,053.88	\$1,231.87	2/1/2017	\$ 325.22
10/31/2017	\$1,053.88	\$1,231.87	3/1/2017	\$ 147.23
1/3/2018	\$1,153.88	\$1,231.87	4/1/2017	\$ 69.24
3/31/2018	\$1,053.88			\$ 1,123.12
6/4/2018	\$1,053.88	\$1,231.87	5/1/2017	\$ 945.13
1/14/2019	\$1,105.21	\$1,233.84	6/1/2017	\$ 816.50
2/4/2019	\$1,105.21	\$1,233.84	7/1/2017	\$ 687.87
3/15/2019	\$1,105.21	\$1,233.84	8/1/2017	\$ 559.24
4/16/2019	\$1,105.00	\$1,233.84	9/1/2017	\$ 430.40
5/16/2019	\$1,105.21	\$1,233.84	10/1/2017	\$ 301.77
6/17/2019	\$1,105.21	\$1,233.84	11/1/2017	\$ 173.14
8/1/2019	\$1,105.21	\$1,233.84	12/1/2017	\$ 44.51
9/16/2019	\$1,105.21	\$1,233.84	1/1/2018	\$ -84.12
10/14/2019	\$1,105.21	\$1,233.84	2/1/2018	\$ -212.75
10/22/2019	\$13,583.00	\$1,233.84	3/1/2018	\$ 12,136.41
		\$1,233.84	4/1/2018	\$ 10,902.57
		\$1,218.75	5/1/2018	\$ 9,683.82
		\$1,218.75	6/1/2018	\$ 8,465.07
		\$1,218.75	7/1/2018	\$ 7,246.32
		\$1,218.75	8/1/2018	\$ 6,027.57
		\$1,218.75	9/1/2018	\$ 4,808.82
		\$1,218.75	10/1/2018	\$ 3,590.07
		\$1,218.75	11/1/2018	\$ 2,371.32
		\$1,218.75	12/1/2018	\$ 1,152.57
10/31/2019	\$1,223.84	\$1,218.75	1/1/2019	\$ 1,157.66
11/8/2019	\$1,223.80	\$1,218.75	2/1/2019	\$ 1,162.71
11/15/2019	\$1,223.80	\$1,218.75	3/1/2019	\$ 1,167.76
11/21/2019	\$1,223.80	\$1,218.75	4/1/2019	\$ 1,172.81
12/9/2019	\$2,000.00	\$1,218.75	5/1/2019	\$ 1,954.06
12/30/2019	\$2,000.00	\$1,218.75	6/1/2019	\$ 2,735.31
1/29/2020	\$2,000.00	\$1,218.75	7/1/2019	\$ 3,516.56

[illegible]